I REALLY LIKE OUR INDIANA "NO CALL" LAW. IT IS SO NICE NOT TO BE BOTHERED BY SOLICTORS AT HOME. IF I WANTED A BANK TO CALL ME, I WOULD GIVE THEM MY PHONE NUMBER. I GUESS I CAN ALWAYS JUST USE MY CELL PHONE AND ONLY TURN IT ON WHEN I WANT TO MAKE A CALL. I PAY FOR MY PHONE FOR MY USE, NOT SO SOLICITORS CAN CALL.